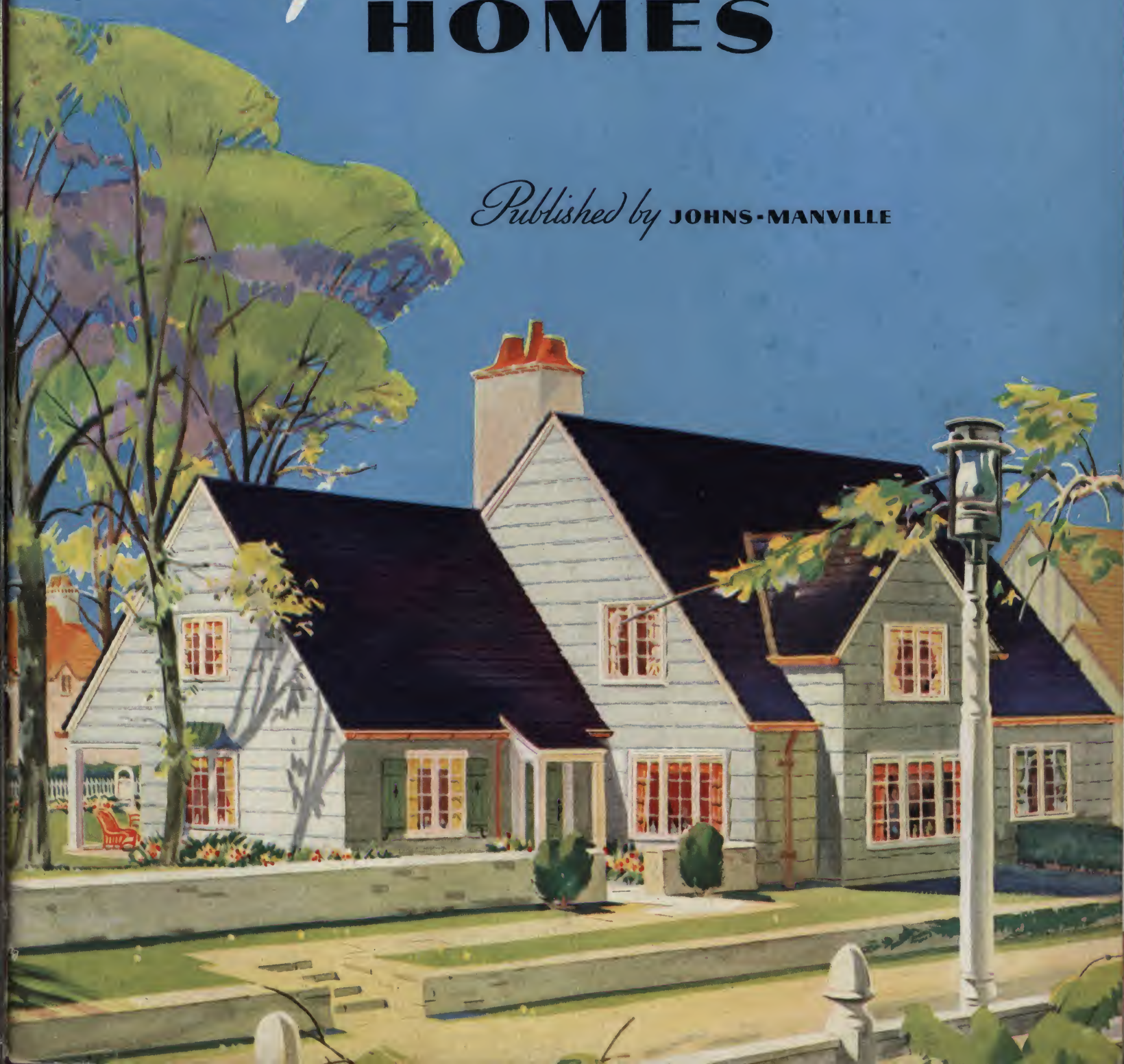


THE BOOK OF

Triple Insulated
HOMES

Published by **JOHNS-MANVILLE**





7 THINGS YOU'LL WANT TO KNOW BEFORE YOU BUILD

FEW experiences in your lifetime can bring the thrill of pride that awaits you when you build your own home. Converting your dreams into reality, taking your place as a property owner in your community—what can compare with that feeling!

Many people, however, approach this event with apprehension, for they realize that it is not easy to distinguish between a well built house and one built of inferior material. Perhaps you, too, have wondered about these things in the house you are considering. To avoid disappointment and needless expense, you should know definitely just how it will measure up to your ideas of what it should be. Your best source of guidance is found in the men who will design and build your home, and the men who will supply the materials used in its construction. Each one can be of immeasurable assistance in giving you information that would take you many precious hours to obtain if you had to find it yourself.

Your architect, for instance, is more than a man who merely draws the plans for houses. By reason of his years of experience and training, he is able to design your home to meet *your* specific needs, to fit *your* lot, and to come within *your* budget. Furthermore, he is familiar with the latest materials and knows how they can be used to make your home up to the minute in every respect. In addition, he prepares the specifications and secures competitive bids from contractors

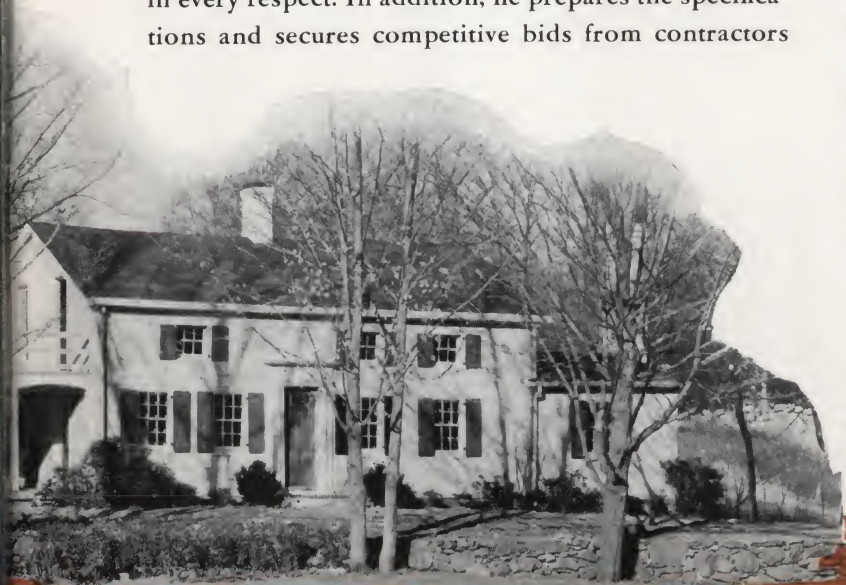
with established reputations for quality workmanship. For a small additional fee, he will supervise the actual construction work from beginning to end. You cannot spend your time to better advantage than in discussing your problems frankly with a registered architect.

Working very closely with your architect is the general contractor who builds the house. His ability to follow specifications exactly, together with his inherent honesty, constitutes one of your greatest safeguards of good construction.

The bank, building & loan association or other agency with whom you arrange to do the financing will gladly give you exact figures for the monthly charges you will have to pay. (You will find interesting data on the FHA system of financing on page 28.)

Finally there is the building material dealer. You will find that the Johns-Manville dealer is headquarters for home building in your town. He buys and stocks the materials necessary for the building of your home, and he is kept constantly informed about all phases of building. He can show you displays of the actual materials themselves that have been developed in the great laboratories of the country, which make it possible to build sounder and more economically today than ever before.

Before you build, even before you approve the specifications for your new home, see your Johns-Manville dealer. Let him explain to you why even the homes built only five or six years ago have been outmoded, when compared with homes built with the vastly improved materials which Johns-Manville has made available today.



*These two houses
look alike—but*

**20 YEARS FROM TODAY
THIS HOUSE WILL BE OLD**



The home of Tomorrow is

THE very nature of home building permits the glossing over of many vital elements in the structure of a house. In fact, the two houses shown above are identical in appearance to the average inexperienced eye, yet one of them—because very little consideration has been given to the quality of the materials—will be a constant source of maintenance and expense, will be a veritable fire trap, and, of even greater importance, will possess very little living comfort.

The other is a Triple Insulated house, and although it may look the same as the first home, it is built of materials that fortify it against attack by the elements and the ravages of time. The danger of its destruction by fire has in a great measure been eliminated, and the item of maintenance expense, a bugaboo to so many home owners, has been reduced to the vanishing point.

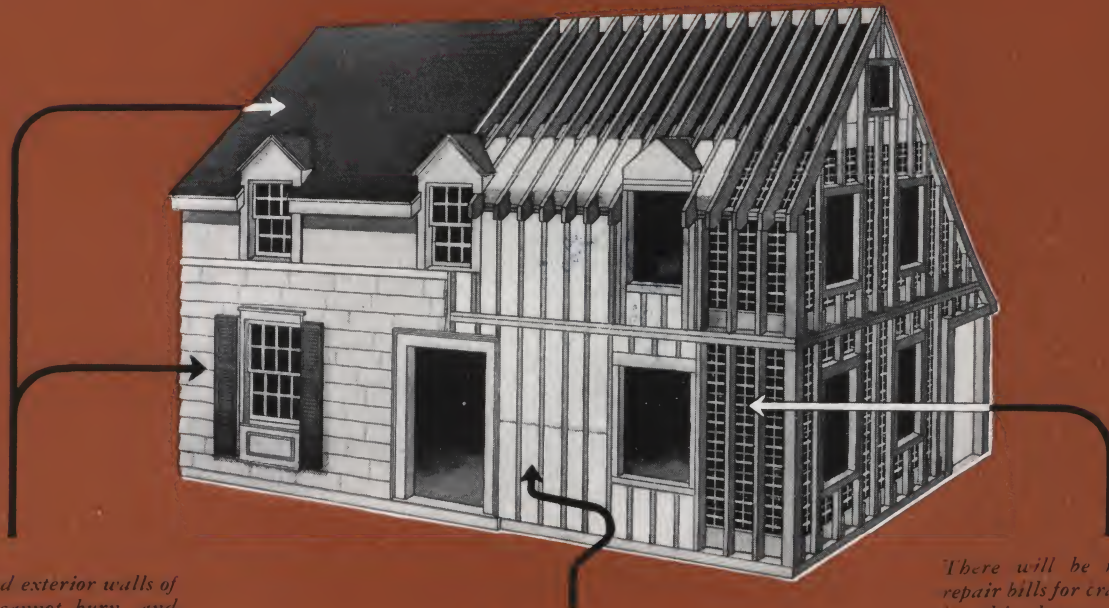
Another great difference is that the Triple Insulated house offers living comfort that was unknown—and never realized as possible—until just a few years ago. At that time the long-felt need for new materials that would make possible better built homes had become acute. It was the privilege of the Johns-Manville Laboratories to strike right at the root of the problem. They realized that it was the walls and the roof of a house that provided the shelter, and that these were the factors that determined how much comfort the owner would have, and also how long the house would stand without constant renewal and repair. On the following pages, you will note how these modern materials provide a Triple Insulated house—a house that for the first time is protected against fire, thoroughly insulated against heat and cold, and armored against wear.



20 YEARS FROM TODAY
THIS HOUSE will still be "NEW"

α TRIPLE INSULATED House

THIS PICTURE SHOWS HOW JOHNS-MANVILLE MATERIALS
"TRIPLE INSULATE" A HOUSE against FIRE, WEATHER and WEAR



The roof and exterior walls of this house cannot burn, and will never wear out, because they are made of imperishable Johns-Manville Asbestos Shingles. (For stucco and brick veneer homes, refer to page 10)

This house will be up to 15° cooler on hot summer days, and it will cost up to 30% less to heat in winter, because it is completely insulated with Johns-Manville Ful-Thik Rock Wool Home Insulation.

There will be no expensive repair bills for cracked plaster in this house. The walls are built with Johns-Manville Steeltex, which reduces plaster cracking to a minimum, eliminates unsightly lath marks, adds permanence, strength, and fire-resistance to the walls.

The first step in Triple Insulation permanent and



Above: A cool Salem blend of green, gray and black.



**JOHNS-MANVILLE
ASBESTOS SHINGLES**



MOST vulnerable of all parts of a house is the roof. Statistics show that more than 23% of all residential fires start on roofs that will burn. They show that millions of dollars are spent each year on roofs that wear out and need painting.

But to the owner of a Triple Insulated House these two enemies—fire and weather—mean nothing, for he dwells secure under a fireproof roof of Johns-Manville Asbestos Shingles. And a glance down the years to come reveals to him a future in which no roof repair bills will tap his purse, and in which he will not have to spend money for periodic maintenance.

The most popular style is the famous J-M Salem Shingle, which has a texture like weathered wood. Eight attractive colors permit of a wide variety of blends. New low prices put them within the reach of almost any budget. Other styles include the



is a fireproof roof!

...NOT ONE HAS EVER
BURNED OR WORN OUT!

modern Dutch Lap Shingles, and the Hexagonal Method, patterned after old French diagonal roofs.

Armored against time and deterioration

Made of asbestos fibres and portland cement, moulded together under terrific hydraulic pressure into monolithic slabs, Johns-Manville Asbestos Shingles actually grow stronger with age! Here is a roof that will keep you and your property safe from roof-communicated fires—a roof you can safely forget, because its first cost will be the last.

The experience of thousands of home owners testifies to this statement: *Not one Johns-Manville Asbestos Shingle has ever caught fire—not one has ever worn out!* When you roof with J-M Asbestos Shingles your roof will actually outlast your home.

On these pages are shown the popular styles in which J-M Asbestos Shingles are made, and a few of the attractive colors in which they are available.



Above: A beautiful warm blend of red and brown Salem shingles.



Above: J-M Hexagonal Method Asbestos Shingles in Mottled Green.
Opposite corner: J-M Dutch Lap Shingles in Mottled Copper.





Much of the beauty of this home is the result of its walls of "shake" textured J-M Shingles.

In a Triple Insulated House, you have exterior walls that are permanent, fireproof, and never require protective painting

IN THE past, home owners have taken it for granted that the side walls of a house were subject to periodic painting and expense—that they would rot or wear out and have to be replaced—that they offered no protection against fire.

But Johns-Manville Cedargrain Shingles have changed this, in one of the most significant developments for all modern building. Today the exterior walls of your home can have all the charm of finest wood, and yet be made of imperishable materials—*asbestos* and *cement*—that cannot rot or wear out, and that never require paint to protect them from the weather.

These J-M Shingles, as their name, Cedargrain, implies,

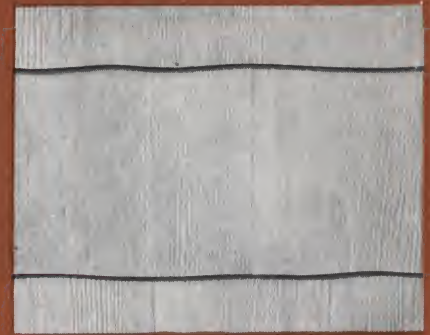
faithfully reproduce the pleasing effect of wood shingles. They come in two types, Cedargrain (uniform thickness) in gray, green or brown, and the new "shake" texture which imparts to the home the rugged appearance once obtainable only with wood shakes laboriously split by hand. These J-M "shake" textured shingles are tapered like wood, and come in gray and oyster white. Both types are available in several styles, such as the No. 105, with wavy shadow lines, and the No. 107 with staggered shadow lines.

Another important development is the new J-M Asbestos Clapboard, made of the same imperishable materials and finely textured to avoid the monotony of a flat surface. All of these styles are illustrated on these pages.

The new "shake" texture...similar



to old hand-split wood shingles



Above—No. 105 style Below—No. 107 style



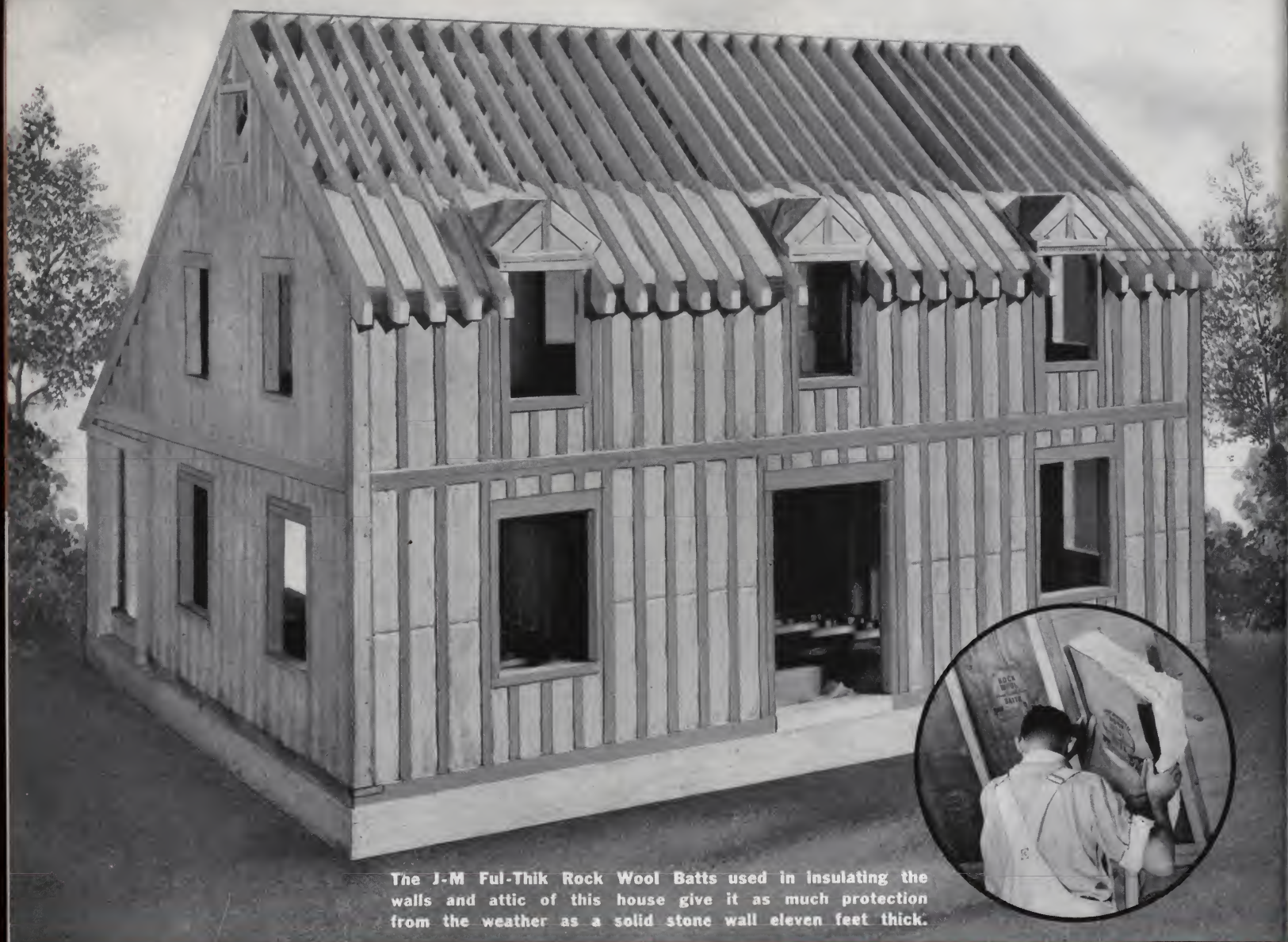
Framing this lovely Colonial doorway are J-M No. 105 Cedargrain Siding Shingles, with the distinctive texture and wavy lines shown in the small illustration at the upper right. These shingles are also available with only $6\frac{1}{2}$ " to the weather.

Circle and insert: A charming home sided with No 107 Cedargrain Shingles. Below: A home sided with J-M Asbestos Clapboards, finely textured to provide an improvement over the effect of smooth surfaces.

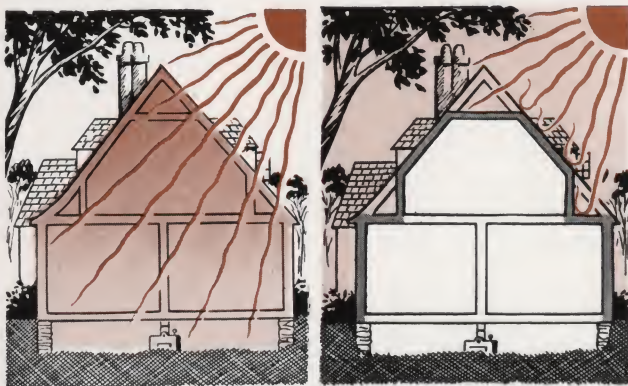


Textured
Asbestos
Clapboard





THESE DIAGRAMS SHOW HOW EFFECTIVELY JOHNS-MANVILLE HOME INSULATION STOPS HEAT



KEEPS OUT SWELTERING HEAT IN SUMMER

The uninsulated home at the left offers little resistance to the sun's rays. The home at the right is insulated with J-M Rock Wool. Note how effectively it keeps out unwanted heat.



HOLDS FURNACE HEAT INDOORS IN WINTER

In the uninsulated home at the left, costly furnace heat freely passes to the outside. When the home is insulated with J-M Rock Wool, however, this wanted heat is kept indoors (see right).

IN A TRIPLE INSULATED HOUSE— Fuel bills will be up to 30% lower... and you will have year 'round comfort



TO build without thoroughly insulating the walls and attic is the costliest mistake of home planning. In winter, fuel bills in an *uninsulated* house will constantly be high, and in summer the rooms will be unbearably hot. But when you build a Triple Insulated house, you take immediate advantage of the amazing heat-saving ability of Johns-Manville Rock Wool Home Insulation, with the result that your home will be comfortable even in extreme winter or summer temperatures and your fuel bills will start at the lowest level—and stay there.

Home owners who have lived in the same houses both before and after insulation report fuel savings of up to 30%, some even more. They also report that room temperatures are up to 15 degrees cooler on the hottest days in summer. And, in homes that are air conditioned, the equipment operates much more effectively and economically.

A scientific installation

Many home owners unfortunately believe that anything called "insulation" will give them substantial comfort and economy, when actually this is far from true. In Johns-Manville Rock Wool Home Insulation, full-wall thick, you get a scientific insulation that will give you maximum benefits. When installed in the hollow walls and attic of your home, it provides as much protection from heat and cold as a solid stone wall 11 feet thick. And because it is of full stud thickness it effectively resists the flow of heat through your walls and roof.*

Obviously thin insulating materials cannot provide

such protection. Neither can bulky materials like loose wool that is stuffed in by hand so that voids and thin spaces are left. The insulation must completely *fill* the hollow walls and attic floor spaces at uniform thickness and density, to produce greatest comfort and fuel savings. To meet these require-

ments, Johns-Manville Rock Wool is scientifically pre-formed at the factory into "batts" which fit snugly between wall studs and attic floor joists or rafters.

These batts are also fortified by a special backing which protects the insulation against moisture from the wet plaster.

Fire cannot race through your exterior walls

J-M Home Insulation enables you virtually to fireproof your exterior walls as they are built. Its full stud thickness prevents fire from rushing upward through the hollow walls and destroying the building. Here again, thin or poorly applied materials afford inadequate protection, or none at all.

J-M Rock Wool Home Insulation will give you a permanent job, for it is fireproof, rot-proof, and termite-proof. Once it is installed, you can safely forget it. Be sure you buy the insulation that is specified for Triple Insulated homes.

*Heat may be transferred from a region of high temperature to a region of low temperature in any or all of these three ways: (1) by actual contact, (2) by physical movement of air currents, (3) by direct radiant energy between two surfaces. Some insulating materials for houses resist the passage of heat in only one of these three ways, and consequently are only partially efficient. Because of its inherent structure (millions of minute, trapped air cells which resist the flow of heat), and because it completely fills the hollow walls and prohibits the movement of air currents, J-M Home Insulation effectively resists all three forms of heat transfer.



Plaster Walls and Ceilings in a Triple Insulated House are Reinforced against Cracking

J-M Steeltex, the plaster base used in a Triple Insulated House, provides strong, true plaster walls and ceilings. Only the severe settling of the house or an abnormal shrinkage of lumber will cause plaster walls and ceilings built with J-M Steeltex to crack. This scientific plaster base is one of the most important parts of a Triple Insulated House.

Most ordinary types of lath hold the plaster slab in place by means of a "key" formed by the plaster in back of the lath. This "key" easily breaks under strain, causing unsightly cracks or falling plaster—expensive repair bills. Furthermore, it is wasteful of plaster during construction.

With J-M Steeltex, the plastered walls and ceilings are built on the same principle used in reinforced concrete construction. The wet plaster is applied against a scientifically designed fibrous backing to which it adheres. This saves on plaster because there are no wasteful "keys". A steel wire mesh then becomes embedded in the plaster and this strengthens and reinforces the slab, holds it firmly in place and helps to distribute the strain in all directions. Tests

show that plaster walls built with Steeltex stand much greater strain than walls with ordinary lath.

In addition to providing a stronger reinforced plaster wall, Steeltex further reduces the hazard of fire in a Triple Insulated House. It has the highest fire rating of the Underwriters' Laboratories and it is widely used in all kinds of fireproof construction.

J-M Steeltex for reinforcing exterior walls

As shown in the accompanying picture, J-M Steeltex is also used in place of sheathing to provide reinforcement for exterior walls. This not only provides a stronger wall, but it also eliminates the hazard of inflammable sheathing, by further reducing the danger of fire inside the exterior walls.



ILLINOIS



NEW JERSEY

NEW YORK



PENNSYLVANIA



SOUTH CAROLINA



MISSOURI



NEW YORK



PENNSYLVANIA



OHIO



BRITISH COLUMBIA



NEW JERSEY



NEW YORK



Here are some typical examples of Triple Insulated Houses

Now that you have learned what Triple Insulation means to the comfort and protection of a home, you will be interested in seeing these twelve Triple Insulated Houses, selected from many which have been built in recent months. Each is described more fully on the following pages.

To the eye, these homes are all excellent examples of accepted architectural styles. Actual life in them however, would soon reveal the new standard of comfort and security they provide by being Triple Insulated. The cost for Triple Insulating a home, moreover, adds only a small amount to the cost of ordinary construction. Your contractor or Johns-Manville Dealer will be glad to give you a definite estimate for making *your* new home a Triple Insulated House.

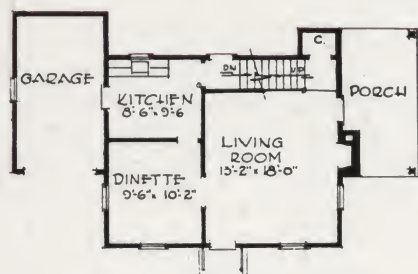


This seal identifies a TRIPLE INSULATED HOUSE

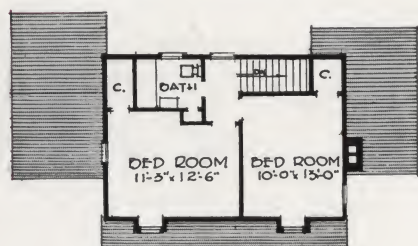
If you are considering buying a new home, look for one where this seal is displayed.

It is your assurance of a genuine Triple Insulated House. And if you are planning to *build* a Triple Insulated Home, ask your builder to make application for this seal, so that you will be able to point to the extra quality that has been built into the house with J-M materials.

CAPE COD COLONIAL HOME at WANTAGH, L. I., NEW YORK



FIRST FLOOR PLAN



SECOND FLOOR PLAN

HERE is a charming little home that no one could help "falling in love" with—a neat, compact little dwelling that is patterned after one of America's traditional styles of architecture. Note particularly, in the plan, the sense of spaciousness which is obtained simply by putting the stairs at the end of the living room.

The fact that both the porch and the garage are set back, permits sunlight to enter rooms which otherwise would be darkened, and also adds privacy by enclosing part of the back yard.

Architect: PAUL SCHULKE, Bellmore, L. I., N. Y.

Builder: COLES A. DOTY, Bellmore, L. I., N. Y.





CHARMING DUTCH COLONIAL RESIDENCE at MAYWOOD, N. J.

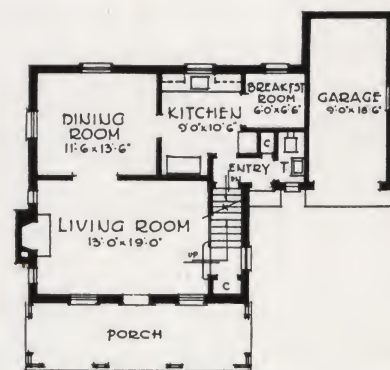
ONE SELDOM FINDS a Dutch Colonial type of home in which so much of the charm of the original style has been retained. By adopting the unusual lattice-columns, the designer added lightness and grace to the general appearance, while at the same time retaining structural sturdiness. Also, by setting the garage wing back of normal center, he has created the impression that the house extends a considerable distance toward the rear, whereas the plan is really very compact and efficient.

Features worthy of note inside the home include the arrangement of the kitchen and lavatory in relation to the entry, and the placing of the upstairs bathroom so that it is convenient to all three bedrooms.

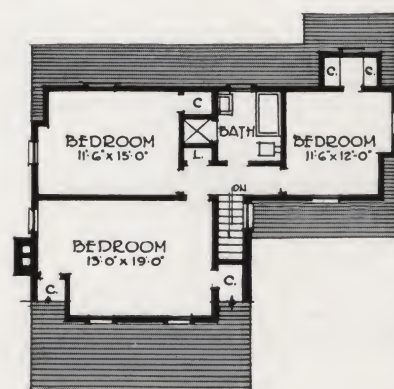


Architect: J. NORMAN HUNTER, Teaneck, N. J.

Builder: FRANK A. LEERS, INC., Bogota, N. J.



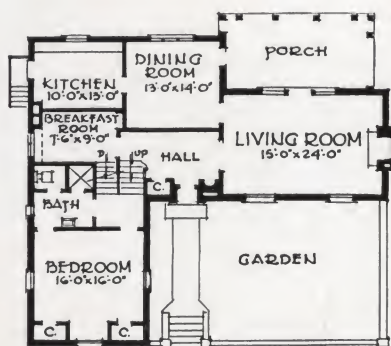
FIRST FLOOR PLAN



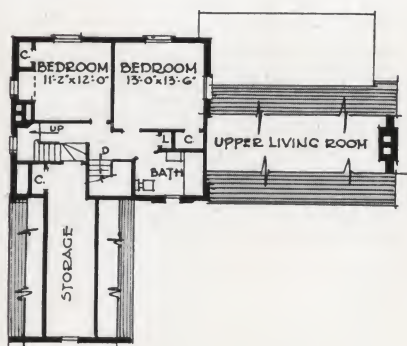
SECOND FLOOR PLAN



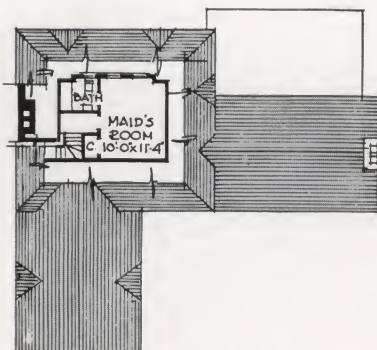
NORMAN FRENCH ADAPTATION at MOUNT LEBANON, PA.



FIRST FLOOR PLAN



SECOND FLOOR PLAN



THIRD FLOOR PLAN

LIKE a chateau on a Norman hilltop, this characterful home of whitewashed brick bespeaks security in every detail, from its walled-in sunken garden at the front to the modified watch tower at the peak. Carrying this keynote of security into the structure itself is the reinforcing action of the Johns-Manville Steeltex over which the brick was applied. A change from the traditional Norman plan has been made by concentrating the living quarters toward the rear of the house, where ample window openings and a large sheltered porch command a view of rolling country. The high living room extends up into the roof.



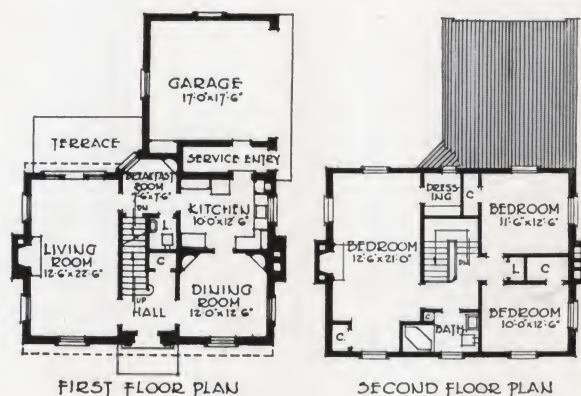
Architect:

P. HOWARD STERLING, Pittsburgh, Pa.

Builder:

A. N. YOUNG, Pittsburgh, Pa.

CONNECTICUT RIVER VALLEY COLONIAL at DAYTON, OHIO



CONVENIENCE predominates in the plan of this home. Note how the breakfast room, dining room and service entry are grouped around the kitchen as a center, with the lavatory tucked under the stairs. On the second floor, see how nicely the designer has found space for the dressing room and the modern square bathtub.



Architect:
J. EDW. AGENBROAD, Dayton, Ohio

Builder:
F. D. MC GURK, Dayton, Ohio

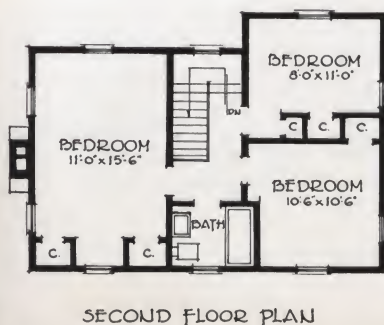
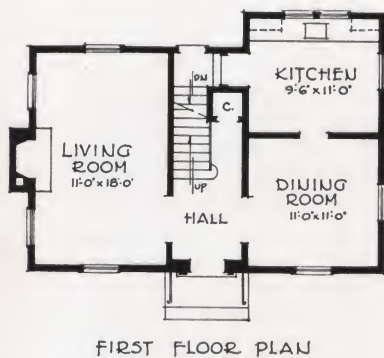


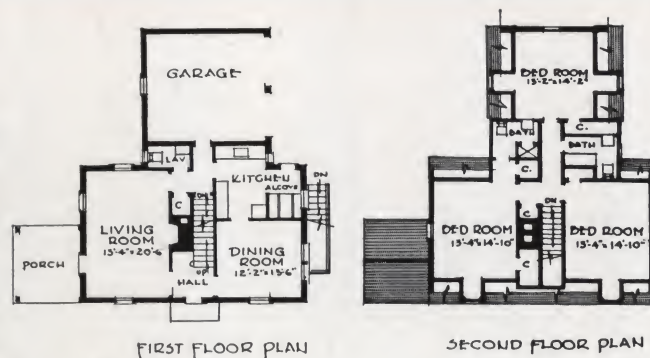
NEW ENGLAND COLONIAL at PEARL RIVER, N. Y.

Architect:
J. L. T. TILLACK, River Edge, N. J.

Builder:
FRED L. HOLT, Pearl River, N. Y.

METICULOUS attention to detail distinguishes the exterior of this beautiful New York residence. The cement porch, with its iron railings, extends a cordial welcome to visitors, who feel tempted to use the heavy knocker in preference to the doorbell! At night an old-fashioned wrought iron lantern lights the steps. Probably no other item adds to the charm more than the tall shutters on the first floor windows.





Architects: RITCHER & EILER, Reading, Pa.

Builder: FRED P. BEHM, Reading, Pa.

CAPE COD COLONIAL at READING, PA.

LIKE a little child who mischievously hides a "surprise" behind his back, the front view of this home conceals an ell that is almost as spacious as the main part of the house. The design is so truly Colonial in feeling that it seems almost as though the home had been transported from its place beneath

tall elms on some lovely street in an old New England town.

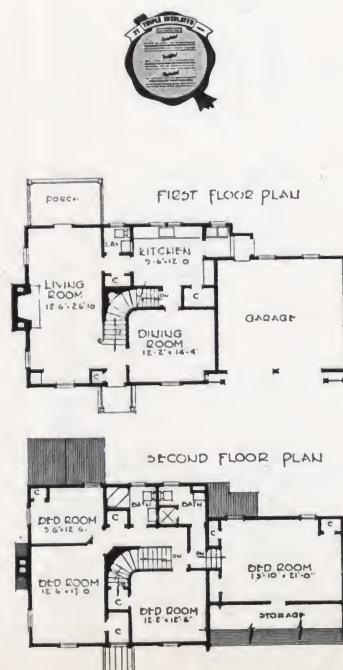
A home of this type generally has but two bedrooms, but, by placing the two-car garage at the rear, the architect has been able to provide an additional bedroom and bath upstairs, and a lavatory downstairs.

NEW ENGLAND COLONIAL at LIVINGSTON, N. J.

IN THIS HOME, the largest bedroom takes advantage of the natural space over the garage, and gains sufficient headroom by being four steps lower than the other rooms on the second

floor. The curved staircase adds an unusual note of interest to the front hall. Another feature is the overhang above the garage doors, which provides a desirable shelter at this point.

Architect: EMIL KLEEMAN, Newark, N. J. • Builder: W. E. WILKERSON, Livingston, N. J.





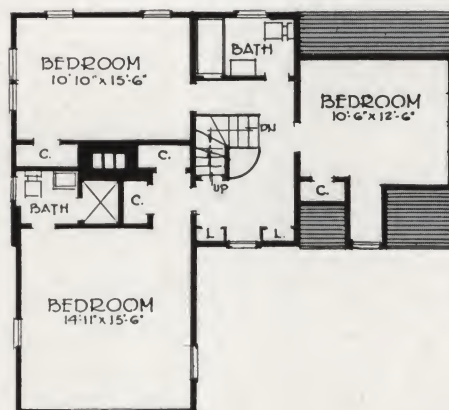
NEW ENGLAND COLONIAL at PORT WASHINGTON, L. I., N. Y.

THIS is truly a home for spacious living! As the visitor enters the front door, he steps into a large hall, with no fewer than three convenient closets! To assure privacy, the entrance to the living room is placed at the far end of the hall, adjacent to the stairway. A feature not usually found in L-shaped

homes is the direct access which has been provided from the main entrance hall to the kitchen. On the second floor, the same feeling of spaciousness prevails. In addition to the family bathroom, there is a private master bath with a shower stall in place of the usual tub with shower attachment.



FIRST FLOOR PLAN

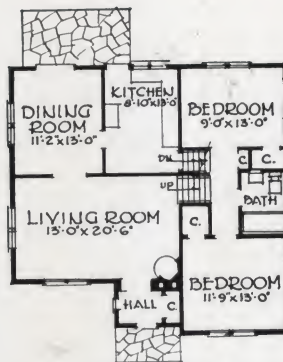


SECOND FLOOR PLAN

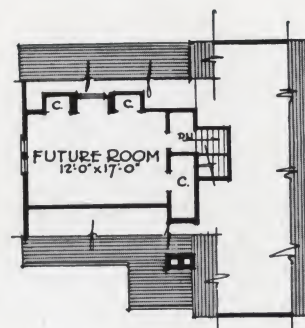


*Architect: THEODORE WHITEHEAD DAVIS
Port Washington, L. I.*

*Builders: TROWBRIDGE & DAVIS, INC.
Port Washington, L. I.*



FIRST FLOOR PLAN



SECOND FLOOR PLAN

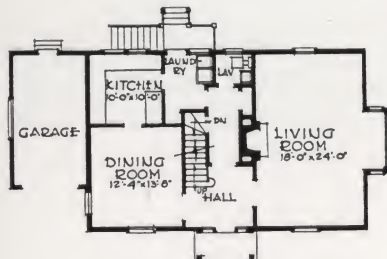
NEW ENGLAND COLONIAL at IVANHOE, ILL.



HERE is a story-and-a-half home that provides ample room for the small family and reserves the attic for future needs. One feature of this type of home is that only half the usual number of steps are required to go from one floor to the next. Another is that the difference

in floor levels favors the basement with windows that are almost full size and above ground, and therefore adds this room to the living quarters. Although the exterior walls appear to be of wood, they are actually covered with fire-proof, permanent Johns-Manville Asbestos Clapboards.

Architect: OTTO LUTHER, Chicago, Ill. • Builder: CHARLES S. SEE, Chicago, Ill.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

MODIFIED CAPE COD COLONIAL at VANCOUVER, B. C.

This home has a number of features which deserve special mention. The central bay window in the living room, for instance, allows plenty of wall space for the arrangement of furnishings. The laundry, too, is very advantageously placed adjacent to the service porch at the rear, and between the lavatory and the kitchen. Note that when the home was built, the plans were reversed.



Architect:
C. B. K. VAN NORMAN, Vancouver, B. C.

Builder:
M. A. MONSON, Vancouver, B. C.



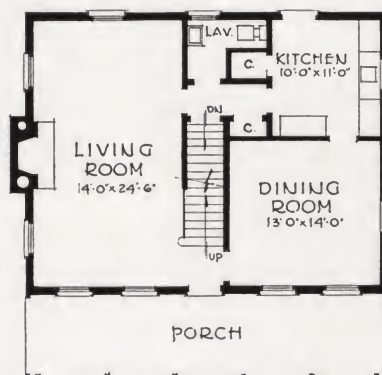
CAPE COD COLONIAL at WEBSTER GROVES, MO.

Architect and Builder:

HARRY D. WAGNER, Webster Groves, Mo.

WHITE PILLARS against brick, and a spacious porch are the outstanding features of this Triple Insulated home near St. Louis. The brick is applied over J-M Steeltex. Venetian blinds in the first floor windows add a distinctive touch to the exterior and are a pleasing change from curtains.

The floor plans are tried and true—a simple arrangement that is economical of material and labor, yet considerate of every fundamental need of the family.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

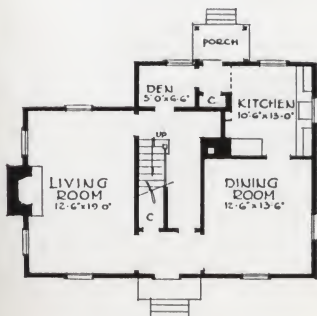


NEW ENGLAND COLONIAL at CHARLESTON, S. C.

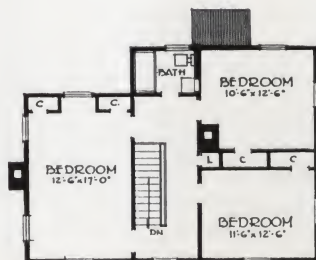
ALTHOUGH entirely dissimilar in appearance from the brick home at the top of the page, this Southern home employs an almost identical floor plan, save for the addition of a den at the rear and a reversal of room arrangement on the second floor.

Architect: **STEPHEN THOMAS, Charleston, S. C.**

Builder: **CURRY CONSTRUCTION CO., Charleston, S. C.**



FIRST FLOOR PLAN



SECOND FLOOR PLAN



Will you waste 20% of



A simple attic nursery of J-M Insulating Board and Bevel Plank

Design your Attic and Basement with these decorative materials

J-M Insulating Board

A rigid, all-wood fibre board which possesses great strength. Three finishes:—*Natural*, a pleasing buff color and light fabric texture, which can be left unfinished, painted, or stained; *Glaze-Coat*, a rich, cream tone coating and a smooth, "ironed" finish which will readily take paint, if desired, without a primer coat; *Variegated*, a blend of four harmonious warm tones, with a surface similar to Glaze-Coat.

STANDARD SHEETS: Large sheets, four feet wide, in Natural and Glaze-Coat finishes. Lengths 4' to 12'. Can be decorated by contractor by cutting designs in the surface.

BEVEL PLANK: Ceiling height strips in random widths. Glaze-Coat and Variegated finishes on face. Buff joints (uncoated) are beveled, or beaded and beveled.

BEVEL TILE: 12" x 12" to 24" x 48" tile in Glaze-Coat and Variegated finishes. Uncoated buff joints.

FABRIC TILE: Three attractive textures—Medium Fabric, Coarse Fabric and Wicker. Variety of sizes.

MULTIPLE BEVEL TILE: Large sheets, scored to give effect of smaller units. Glaze-Coat finish on face, uncoated buff joints.

DECORATIVE CEILING TILE: Single units, 16" x 16" in 3 designs. Glaze-Coat finish on face, uncoated buff grooving.

ASHLAR STRIPS: Simulate uniform stone blocks. Glaze-Coat finish on face; uncoated buff joints.

Border strips, battens and moldings to harmonize with these materials

J-M Standard and Tempered Hard Board

Decorative, structural sheet materials of unexcelled strength and toughness, and furnished in natural tan and brown colors with a burlled finish that rivals fine wood. Remarkably resistant to abrasion. 4 feet wide. Furnished in two types—Standard and Tempered.



Suggestion for the basement: Recreation room adjoining a man's den



AN IDEAL BASEMENT GAME ROOM IN A NEWLY BUILT HOME . .

your New Home?

AS much as 20% of the average home often goes to waste, simply because the owner neglects to plan the attic and basement as useful parts of the house. Naturally you will not want to overlook this opportunity to increase the livability and resale value of *your* home, especially since these rooms can be built so economically while the house is going up.

A basement room, built of J-M Insulating Board or Hard Board products, will divert a great amount of wear and tear from the living room without adding appreciably to your monthly payments. For only a little more, you can also have an attic room, to be used as servants' quarters, extra guest rooms, or rainy day playrooms. Many homes have attics which are actually full-fledged apartments for paying guests.

Be sure to tell your architect to provide for these rooms, even if you do not intend to have them at once. The pictures on these pages will give you some ideas for finishing them with J-M materials.



Above: A modern wall treatment which can be made of Hard Board or Insulating Board with wood beading at 2-foot intervals.

Below: A basement room featuring walls of J-M Asbestos Flexboard, an asbestos-cement material which is described on page 25.

Specifications include J-M Decorative Ceiling Tile (C-1 and C-2), walls of Tempered Hard Board and Beaded Bevel Plank, and J-M Asphalt Tile on the floor

Your Kitchen and Bathrooms with walls of J-M Asbestos

See pages 24 and 25 for full color



What could be neater than this alcove with walls of J-M Asbestos Flexboard? The owner chose Light Green Flexboard as the suitable background for her modern white range. See how the Flexboard has even been used to line the handy little shelf recess at the right.



In this view, a low Flexboard partition separates the breakfast nook from the main kitchen, and also provides an extra shelf.



Modern in every respect is this kitchen, with cabinets directly over expansive drainboards. Not a little help in keeping the room attractive are the walls of lustrous, easy-to-clean J-M Asbestos Flexboard. Without any trouble whatsoever, the contractor cut the Flexboard to conform to the curved corner shown at the upper left.



can be as modern as these,
Wainscoting and Flexboard
pictures and description of materials



Glass-like smoothness and high resistance to spotting make J-M Wainscoting Color Panels ideal for bathroom walls.



Here's an interesting combination of J-M Marbleized Asbestos Wainscoting with J-M Flexboard—the Wainscoting around the tub, and the Flexboard on the upper walls which are less apt to be subjected to severe service.



A closer view of J-M Asbestos Wainscoting Color Panels in a new home, showing the remarkable lustre of the surface. At left: Another up-to-date kitchen, featuring J-M Asbestos Flexboard in horizontal panels. Polished metal mouldings have been used to fasten the sheets and provide a decorative touch.

JOHNS-MANVILLE ASBESTOS WAINSCOTING



"TILED" SHEETS

A rigid, asbestos-cement sheet with a wear-resistant "baked on" surface that resists spotting and staining

★ In your bathroom you will need a lustrous wall material that is easy to clean, and able to withstand steam and hot water. J-M Asbestos Wainscoting sheets, because they have a "baked on" surface, are admirably suited for this purpose. Designs are marbled, tile and plain color panels. If you wanted an effect like the illustration below, you would use Black & Gold Marbled Wainscoting in combination with Light Green Color Panels. The mouldings may be of either metal or wood.

Colors: MARBLEIZED—*Breche Rose, Jaune Fleuri, Verde Antique, Black & Gold.* TILE DESIGN AND COLOR PANELS—*Light Green, Light Blue, Ivory, White, Black.* Score marks for tile design are gray on white sheets, white on all other colors.

Designed by Lurelle Guild





Designed by Lorette Guina

J-M DECORATIVE ASBESTOS FLEXBOARD

*The revolutionary asbestos-cement sheet with a lustrous,
easy-to-clean surface. Ideal for kitchens*

★ Specify J-M Asbestos Flexboard for the walls in your kitchen. This unique new Johns-Manville material is an asbestos-cement sheet in tile and plain design, with an interesting texture and a hard, lustrous finish that resists dust and dirt. Should any portion ever become dulled, it can be restored immediately with ordinary household wax. The colors are Green, Rose, Buff, Slate, and Light Gray* . . . The kitchen illustrated above has walls of Rose Flexboard, bands of Slate, and mouldings of highly polished metal.

*Flexboard is not suitable for use in shower stalls or around tubs.



● With these J-M Building Materials you can

For stronger, safer sheathing that *insulates*—

J-M INSULATING BOARD SHEATHING

SHEATHING plays an important role in the construction of a house. It is nailed directly to the studs on the outside, and furnishes a smooth, unbroken surface to receive the exterior finish. It also adds strength and rigidity to the structure.

Many builders prefer to use J-M 25/32" Insulating Board Sheathing because it is actually stronger than diagonally applied wood sheathing, and since it comes in large sheets that cover 32 or more square feet per unit, it takes less time to apply. Furthermore, it provides greater insulation against heat and cold than is possible with ordinary sheathing, helping to keep the house cool in summer, and aiding in heating the home economically in cold weather.



For an Economical Roof of Lasting Beauty . . .

J-M ASPHALT SHINGLES

SECOND only to Johns-Manville Asbestos Shingles are Johns-Manville *Asphalt* Shingles. Their heavy coating of colorful minerals provides an effective barrier to fire. Made of high grade felts, saturated and coated with selected asphalts, and finally covered with a thick, rolled-in surfacing of granulated minerals, these shingles will provide long years of service at a most moderate cost.

Whatever your type of home—whatever the color scheme or style of architecture—there is a Johns-Manville Asphalt Shingle roof to meet all require-

ments. In this outstanding line, you will find, in addition to the familiar individual, square-butt strip, and hexagonal types, the new Double Coated style, a recent development which is distinguished by a *double* coating of asphalt and slate on the exposed surface. This feature adds weight and protection where they are needed most, without adding to the cost of the roof.

Ask your J-M Dealer to show you the full line of styles. And remember—Johns-Manville Asphalt Shingles cost no more than ordinary asphalt shingles!

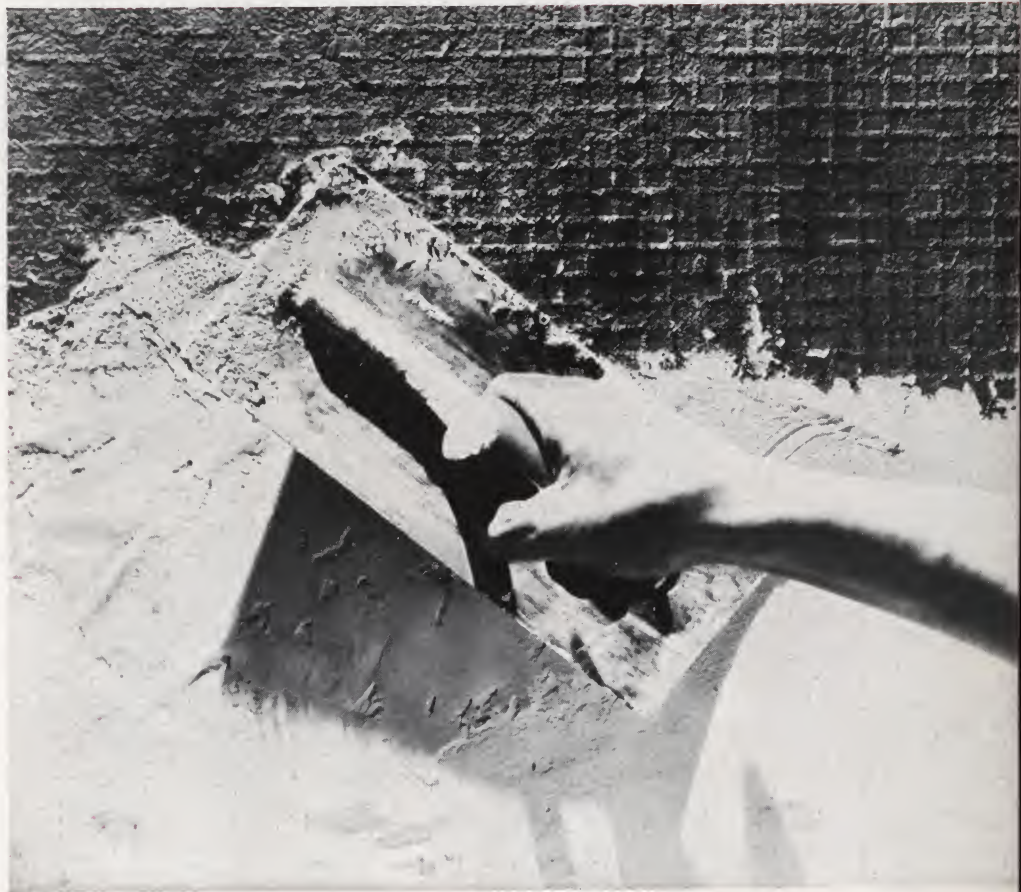
have a weathertight home at even *lower* cost

To minimize plaster cracks and discoloration . . .

J-M INSULATING LATH

MADE of the same material as J-M Insulating Board, and furnished in sizes especially suited for plasterer's use, J-M Insulating Lath furnishes an excellent plaster base, and at the same time provides additional strength and comfort. Because it is made in shiplapped units, it presents a practically unbroken surface to receive the plaster with the further advantage of eliminating lath marks and reducing plaster cracking. Actual tests show that Insulating Lath has a bond for plaster far greater than the key of plaster on wood lath.

A further advantage is the additional insulating value it provides, for it resists the passage of heat and cold far better than ordinary plaster bases.



Barcelona Browns in Double Coated Style



Blended Normandy Greens



FHA Financing offers a simple, easy method of paying for your new home

JUST how should you go about financing a new home?

In the first place, you should know what price you can afford to pay. Leading authorities agree that the average man can afford a home that costs not more than 2 to 3 times his annual income. At the same time they point out that the monthly carrying charges (interest, taxes, and reduction of principal) should not exceed one-quarter of his monthly income.

Next comes the financing. The new FHA plan, the most advantageous plan ever offered for home financing, provides a painless, sensible way to pay for a home in easy monthly installments just like rent and in many cases, actually cheaper than rent.

Under the terms of this FHA plan you must have in cash, or its equivalent in land, 20% of the total cost of your house and lot. Your monthly payment, as required by FHA regulations, will include not only a portion of the amount you have borrowed but also one-twelfth of your annual interest, service fee, mortgage insurance, taxes and fire insurance. This reduces home financing to its simplest form and avoids the dangers of losing your home because of being unable to pay unexpected fees and charges in lump sums quarterly, semi-annually or annually under the old-fashioned mortgage plans.

The following chart, using approximate figures, will give you an idea of what various homes will cost *per month* over a 20-year period.

FHA APPRAISED VALUE OF HOUSE AND LOT	MINIMUM DOWN PAY- MENT OR LAND EQUIVALENT	Maximum Amount of Mortgage Obtainable	APPROXIMATE MONTHLY PAYMENTS FOR 20 YEARS				
			INSTALL- MENT AND INTEREST	MAXIMUM SERVICE CHARGE	FHA MORTGAGE INSURANCE	ESTIMATED TAXES AND FIRE INSURANCE	Total Monthly Payment
\$2,500.00	\$ 500.00	\$2,000.00	\$13.20	\$0.82	\$0.83	\$4.43	\$19.28
3,750.00	750.00	3,000.00	19.80	1.23	1.25	6.64	28.92
5,000.00	1,000.00	4,000.00	26.40	1.64	1.67	8.85	38.56
6,250.00	1,250.00	5,000.00	33.00	2.05	2.08	11.07	48.20
7,500.00	1,500.00	6,000.00	39.60	2.46	2.50	13.28	57.84
10,000.00	2,000.00	8,000.00	52.80	3.28	3.33	17.70	77.11
12,500.00	2,500.00	10,000.00	66.00	4.10	4.17	22.13	96.40
15,000.00	3,000.00	12,000.00	79.20	4.92	5.00	26.55	115.67
17,500.00	3,500.00	14,000.00	92.40	5.74	5.83	30.98	134.95
20,000.00	4,000.00	16,000.00	105.60	6.56	6.67	35.40	154.23

NOTE—Obviously these figures are merely reasonably accurate approximations. They are subject to change and they will vary with local conditions. For the purpose of this chart certain arbitrary conditions have been established. The mortgage is repaid in monthly payments extending over a period of 20 years. Interest is at 5%. Service charge is 41¢ per \$1,000 of mortgage per month (.5 of 1% of the reducing balances). FHA insurance is .5 of 1%. Taxes are assumed to be 2% of appraised value. Fire insurance is 1/6 of 1% of 75% of appraised value.

Answering these questions will help you obtain the kind of house you really want

At some time before you engage an architect to draw up plans for your new home, you will find it helpful to jot down the salient features you would like to have included, as well as other points of importance. To help you do this with the least inconvenience we have compiled the following list. When you have answered these questions, give them to your architect. They will be a guide for him in designing your home, as well as an extra safeguard for yourself against omitting anything of general importance.

1. a. My preference as to general location is:

b. I would prefer to be near.....(Write in the name of the town that appeals to you most.)

2. My architectural preference is: Colonial French Provincial
Modern Spanish
English

I prefer: Full 2 story
One story and a half
One story or bungalow type

3. Do I want my home to be Triple Insulated against fire, weather and wear with Johns-Manville materials as described on the preceding pages?

4. Which of the Johns-Manville wall and ceiling materials would I prefer for the following rooms?

Kitchen.....	Attic.....
Bathroom.....	Basement.....
Living room.....	Dining room.....

5. Of the following items, which are sometimes dispensed with for the sake of economy, I could get along WITHOUT those which I have checked:

First floor study or library	Two-car garage
Pantry	Dining room (provided a
Maid's room	dinette or dining alcove
Maid's bath	off living room is
Downstairs lavatory	available)

I need the following:	2 bedrooms	1 bath
	3 bedrooms	2 baths
	4 bedrooms	

6. Of the houses illustrated in the "Book of Triple Insulated Homes" the one at..... seems most nearly to meet my requirements.

7. There are.....in my family:are adults
.....are children of high school age
.....are children of grade school age
.....are pre-school children

8. If, on a long-term Federal Housing Administration guaranteed mortgage, I could borrow 75% of the cost of a home, I have the cash to finance the remaining 25% up to \$.....(See table on opposite page)

9. What other information can I furnish which might be helpful in planning my new home?

.....
.....

37.20
1.2
30
1.2
60
30
207.2340
1.2
844
222
32.67

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